

Form tsntc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 14-30441-SLM  
Chapter: 7  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph T. Guarracino  
17 Sycamore Court  
Westwood, NJ 07675

Yvette L. Guarracino  
17 Sycamore Court  
Westwood, NJ 07675

Social Security No.:

xxx-xx-7113

xxx-xx-0945

Employer's Tax I.D. No.:

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**Notice That a Transcript Has Been Filed**

You are Noticed that a Transcript has been filed on 3/23/18. Pursuant to the Judicial Conference Policy on Privacy, access to this transcript is restricted for a period of ninety days from the date of filing. The transcript may be viewed at the Bankruptcy Court Clerk's Office. [For information about how to contact the transcriber, please call the Clerk's Office] All parties have seven business days to file a Request for Redaction of any social security numbers, financial account data, names of minor-age children, dates of birth, and home addresses. If redaction is requested, the filing party has twenty-one calendar days from the date the transcript was filed to file a list of items to be redacted indicating the location of the identifiers within the transcript with the court and to provide the list to the transcriber. The transcriber has thirty-one days from the date the list of items to be redacted was filed to file the redacted version of the transcript with the court. If no request is filed, the transcript will be made electronically available to the general public after the ninety days.

Dated: March 26, 2018

JAN:

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Joseph T. Guarracino  
Yvette L. Guarracino  
DebtorsCase No. 14-30441-SLM  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: tsntcPage 1 of 2  
Total Noticed: 13

Date Rcvd: Mar 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2018.

db/jdb +Joseph T. Guarracino, Yvette L. Guarracino, 17 Sycamore Court, Westwood, NJ 07675-3523  
 aty +Mellinger, Sanders & Kartzman, LLC, 101 Gibraltar Drive, Suite 2F,  
 Morris Plains, NJ 07950-1287  
 aty +Ronald Horowitz, Ronald Horowitz, Esq., PO Box 353707, Palm Coast, FL 32135-3707  
 auc #+A.J. Willner Auctions, PO Box 1012, Springfield, NJ 07081-5012  
 cr American Express, Attn: Becket & Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701  
 br Garden State Yacht Sales, 101 Route 35 South and, the Manasquan River,  
 Point Pleasant Beach, NJ 08742  
 cr +Lyndhurst Coat Co., Inc., PO Box 414, Wyckoff, NJ 07481-0414

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 27 2018 00:05:21 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 27 2018 00:05:18 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 app +E-mail/Text: atkinsappraisal@aol.com Mar 27 2018 00:05:08 A Atkins Appraisal Corporation,  
 122 Clinton Road, Fairfield, NJ 07004-2900  
 app +E-mail/Text: atkinsappraisal@aol.com Mar 27 2018 00:05:08 A. Atkins Appraisal Corp.,  
 122 Clinton Road, Fairfield, NJ 07004-2900  
 auc +E-mail/Text: msklar@ajwillnerauctions.com Mar 27 2018 00:05:15 A.J. Willner & Co., Inc.,  
 PO Box 1012, Springfield, NJ 07081-5012  
 cr +E-mail/PDF: gecsed@recoverycorp.com Mar 27 2018 00:09:05 Synchrony Bank,  
 c/o Recovery Mgmt. Sys., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605  
 TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Mellinger Sanders & Kartzman, 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950-1287  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2018 at the address(es) listed below:

Alla Kachan on behalf of Joint Debtor Yvette L. Guarracino alla@kachanlaw.com  
 Alla Kachan on behalf of Debtor Joseph T. Guarracino alla@kachanlaw.com  
 Alla Kachan on behalf of Defendant Joseph T. Guarracino alla@kachanlaw.com  
 Andrew R. Turner on behalf of Plaintiff Nathel & Nathel courts@turnerlaw.net  
 Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
 AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-18,  
 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-18 dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com  
 Dipesh Patel on behalf of Debtor Joseph T. Guarracino dipesh.patel@saul.com  
 Dipesh Patel on behalf of Joint Debtor Yvette L. Guarracino dipesh.patel@saul.com  
 Dipesh Patel on behalf of Plaintiff Yvette L. Guarracino dipesh.patel@saul.com  
 Dipesh Patel on behalf of Plaintiff Joseph T. Guarracino dipesh.patel@saul.com  
 Joseph R Zapata, Jr. on behalf of Trustee Steven P. Kartzman jzapata@msklaw.net  
 Joseph R Zapata, Jr. on behalf of Attorney Mellinger, Sanders & Kartzman, LLC  
 jzapata@msklaw.net

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-18, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-18 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWBMS 2007-18) nj-ecfmail@mwc-law.com

Mina M Beshara on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWBMS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2007-18, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-18 nj-ecfmail@mwc-law.com

Nicole Alison Corona on behalf of Trustee Steven P. Kartzman ncorona@msklaw.net

Stephen B. Ravin on behalf of Joint Debtor Yvette L. Guarracino sravin@saul.com, jgillman@saul.com

Stephen B. Ravin on behalf of Plaintiff Yvette L. Guarracino sravin@saul.com, jgillman@saul.com

Stephen B. Ravin on behalf of Debtor Joseph T. Guarracino sravin@saul.com, jgillman@saul.com

Stephen B. Ravin on behalf of Plaintiff Joseph T. Guarracino sravin@saul.com, jgillman@saul.com

Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net; nj16@ecfbis.com; jloewenstein@msklaw.net

Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net; nj16@ecfbis.com; jloewenstein@msklaw.net

TOTAL: 21